

FILED

OCT 08 1997

DOROTHY A. EVANS, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA

IN RE:

CLIFFORD DALE DIVINEY and
APRYL ALYSE DIVINEY,

Debtors.

CLIFFORD DALE DIVINEY and
APRYL ALYSE DIVINEY,

Plaintiffs,

v.

NATIONSBANK OF TEXAS,

Defendant.

Case No. 96-04770-M
Chapter 13

Adversary No. 97-0040-M

JUDGMENT

This action came on for trial before the Court, Honorable Terrence L. Michael, Bankruptcy Judge, presiding, and the issues having been duly tried and a decision having been duly rendered, all as set forth in the Memorandum Opinion of this Court dated August 19, 1997, as supplemented by the Order Allowing Attorneys' Fees dated October 8, 1997.

IT IS ADJUDGED AND DECREED that the plaintiffs Clifford Dale Diviney and Apryl Alice Diviney, shall recover of the defendant, NationsBank of Texas, the sum of \$2,850.00 in actual damages, the sum of \$40,000.00 in punitive damages, and the sum of \$15,000.00 in costs and attorney fees, for a total of \$57,850.00 with interest thereon at the rate of 5.60 percent per annum as provided by law.

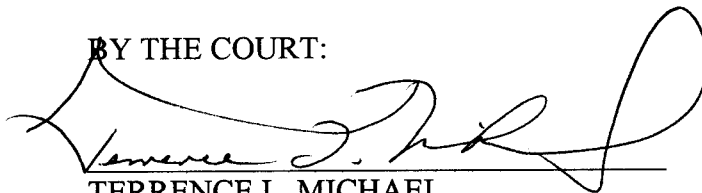
IT IS FURTHER ADJUDGED AND DECREED that Bank shall be paid nothing further on its claim in this case, and shall not share in any additional distributions which may be made under Debtor's Chapter 13 Plan, and/or any subsequent amendments thereto.

DECEMBER 10-9, 1997
U.S. Bankruptcy Court
Northern District of Oklahoma

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Dated at Tulsa, Oklahoma this 8th day of October, 1997.

BY THE COURT:

A handwritten signature in black ink, appearing to read "Terrence L. Michael", written over a horizontal line.

TERRENCE L. MICHAEL
UNITED STATES BANKRUPTCY JUDGE

c: Mark A. Craig
John B. Heatly